

HEARING DATE & TIME. 6/5/2025 10AM

UNITED STATES BANKRUPTCY COURT

In re:

Case No. 8-25-71882

Chapter 13

Sandra Morrison

RECEIVED

2025 JUN -5 A 11:01

CLERK  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF  
NEW YORK

OBJECTION TO NOTICE OF MOTION

To the Hon. Louis A. Scarcella, Bankruptcy Judge

I Sandra Morrison, in the above captioned bankruptcy proceeding, respectfully Object to the Motion filed by Trustee Michael Macco for the dismissing with prejudice my Chapter 13 filing

In support of this objection, I hereby state that I enter this bankruptcy filing in good faith. - Schedules, plan and payment to trustee have been submitted.

There is PRESENTLY a change in CIRCUMSTANCES .

-Payment was offered to attorneys for *MTAG* as custodian for *Alterna Funding 1llc*. but *MTAG* is no longer custodian for *Alterna Funding 1llc*.

-Creditor *Alterna Funding 1llc* attorneys refused my tender of payment.

I tried every way to close and satisfy the alleged property tax-lien debt BUT because of their REFUSAL of my tender , I need this court's help in the settlement of this matter .

I performed in good faith to satisfy the obligation /debt with valuable funds-they acted in bad faith see tender of payment EXHIBIT A----- (taxlien certificate #3442 was tendered 5/7/2025 refused in Violation of UCC§ 3-603.

Since the attorneys (Bronster llc) refused my tender also from the (New York State HAF) program I need a solution and need this court to intervene and give me an opportunity to settle this matter.

**Wherefore**, I respectfully request that this court enter an order denying the relief requested by the trustee.

JUNE 3<sup>RD</sup> 2025

  
Sandra Morrison

TRUSTEE \$309.00

8-25-71882

Monroe

311 First Ave

Univade NY 11553



HEMPSTEAD  
200 FULTON AVE  
HEMPSTEAD, NY 11550-3728  
www.usps.com

05/03/2025 01:00 PM

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Money Order			\$909.00
Service Fee - 08022556702			\$2.35
Money Order Fee			\$311.35
<b>Total</b>			<b>\$1222.70</b>
<b>Grand Total</b>			<b>\$1222.70</b>
Cash			\$1200.00
Cash			\$11.35

TO REPORT AN ISSUE  
Visit <https://email.usps.com>

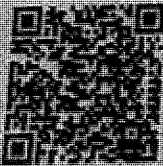
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Receipt #: 840-51170016-4-8085979-1  
ark 25

TRUSTEE  
Michael MACCO  
2950 Express Suite  
Drive South 109  
ISLANDIA  
NEW YORK 11749

PLACE  
STAMP  
HERE

38022556702

Three hundred nine dollars and 00/100 **\$309.00**

TRUSTEE

MICHAEL MACCO

2950 Express Drive South

ISLANDIA

New York 11749

8-25-71882

From SANDRA HARRISON

Money 31 First Ave

Univade NY 11553

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<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

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2950 EXPRESS Drive South 109

City, State, ZIP+4®

ISLANDIA New York 11749

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AFTER FIVE DAYS, RETURN TO  
TREASURER OF NASSAU COUNTY  
ONE WEST STREET  
MINEOLA, NEW YORK 11501-4248

96 8252 8372 0225 0720 6856



MID-ISLAND NY 117  
20 MAY 2025 PM 7 L

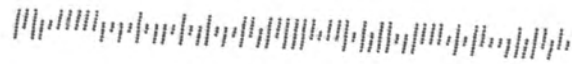


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0008039289 MAY 20

**CERTIFIED MAIL**  
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

Ms. Sandra Morrison  
371 FIRST PLACE  
Uniondale NY 11553

11553-191471





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*Sandra Morrison  
371 First Place  
Uniondale, NY 11553*



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2. Article Number (Transfer from service label)

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**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**

☐ Agent

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B. Received by (Printed Name)

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# POSTAL MONEY ORDER

Serial Number 2013003442

Year Month Day 2013 03 08

Post Office 115510

U.S. Dollars and Cents

29782233707

\$1000.00

One Thousand Dollars and 00/100 \*\*\*\*\*

Amount

Sec 50 BK 109 Lot 00060

25

Clerk

NASSAU COUNTY  
TREASURER

Pay to

COUNTY OF NASSAU

Address

1 WEST ST. MINEOLA

NEW YORK 11501

Memo

ORIGINAL  
CONTRACTOR



From SANDRA MORRISON

Address 371 FIRST PLACE

UNIONDALE NY 11553

SEE REVERSE WARNING • NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS



UNITED STATES  
POSTAL SERVICE®

# POSTAL MONEY ORDER

Serial Number 2013003442

Year Month Day 2013 03 08

Post Office 115510

U.S. Dollars and Cents

29782233718

\$819.61

Eight Hundred Nineteen Dollars and 61/100 \*\*\*\*\*

Amount

Sec 50 BK 109 Lot 00060

25

Clerk

NASSAU COUNTY  
TREASURER

Pay to

COUNTY OF NASSAU

Address

1 WEST ST Mineola

NY 11501

Memo

Original  
CONTRACTOR



From SANDRA MORRISON

Address 371 First Place

Uniondale NY 11553

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MAXIMUM VALUE ONE THOUSAND DOLLARS

ENDORSEMENT SIGNATURE

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2025 MAY 7

COUNTY OF SASSAU  
MINER, N.Y.

WARNING-CASHIER  
REQUIRE POSITIVE IDENTIFICATION  
HOLD TO LIGHT AND CHECK FOR  
BENJAMIN FRANKLIN WATERMARK AND SECURITY THREAD.  
NEGOTIABLE ONLY IN THE U.S. AND POSSESSIONS

MAXIMUM VALUE ONE THOUSAND DOLLARS

ENDORSEMENT SIGNATURE

2025 MAY 7

2:55

COUNTY OF SASSAU  
MINER, N.Y.

WARNING-CASHIER  
REQUIRE POSITIVE IDENTIFICATION  
HOLD TO LIGHT AND CHECK FOR  
BENJAMIN FRANKLIN WATERMARK AND SECURITY THREAD.  
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5/18/19.61

RECEIVED  
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2025 MAY 19 PM 2:43

COUNTY OF NASSAU  
MINEOLA, N.Y.

# EXHIBIT A

RECEIVED  
TREASURER'S OFFICE  
2025 MAY -7 PM 2:54  
COUNTY OF NASSAU  
MINEOLA, N.Y.



## CERTIFICATE OF SALE OF TAX LIENS AND REAL PROPERTY AFFECTED THEREBY:

Situating within the Town of Hempstead  
Nassau County, N.Y.CERT: 124831  
PARCEL: 50109 00020

No. 2013003442

\$1,819.61

THIS IS TO CERTIFY THAT at the sale of tax liens and real property affected thereby, for unpaid  
STATE, COUNTY, TOWN AND SPECIAL DISTRICT TAXES FOR THE YEAR 2013 GENERAL 2ND HALFHeld by the County Treasurer of the County of Nassau, at the Legislative Chamber, Theodore Roosevelt Executive and Legislative Building, Mineola, Nassau County, N.Y., beginning  
February February 18, 2014 which tax sale was held pursuant to the provisions of the Nassau County Administrative Code, (Chapter 272 of the laws of 1939 and all amendments thereto)  
which statutes are by reference made part hereof.**ASSIGNED TO: MTAG, AS CUSTODIAN FOR ALTEBA FUNDING L, LLC #400 9/17/14**MTAG, AS CUST FOR ATCF II, NEW YORK LLC purchased the tax lien on the property then and there sold, which was assessed to BROWN DANIEL C & MORRISON SANDRA said  
real property being situated in the Town of Hempstead Nassau County, N.Y., and described as follows:

School District	002	Section	50	Block	103	Lot(s) No.	00060	Group Lot
DESCRIPTION OF REAL PROPERTY AS SHOWN ON THE NASSAU COUNTY LAND AND TAX MAP								

The sum of One Thousand Eight Hundred Nineteen and 51/100 Dollars was paid to the County Treasurer for the aforesaid tax lien on the property affected thereby, and the lien was  
purchased at the interest rate of 2 per centum, subject to all claims for taxes or other liens and encumbrances and to any right, title or interest of record of the County of Nassau.  
However, such tax liens have priority over the County's Differential Interest Lien, representing the excess, if any, of the interest and penalty borne at the maximum rate over the interest  
and penalty borne at the rate at which the lien was purchased.

All liens on property involved in this sale are subject to the provisions of the Federal and State Soldiers' and Sailors' Civil Relief Acts, and to any and all superior tax liens of sovereignties  
and other municipalities, together with the provisions of the United States Bankruptcy Code.

After the expiration of the time to redeem, unless sooner redeemed, the holder of this tax sale certificate shall be entitled to pursue the remedies provided in the Nassau County  
Administrative Code for the enforcement of said sale.

The undersigned as County Treasurer shall receive and allow satisfactions of the tax lien in the manner and on the terms set forth in the Nassau County Administrative Code (Chapter  
272 of the laws of 1939) and amendments thereto. Satisfaction of said tax lien shall be allowed until the delivery of a County Treasurer's deed or until a notice of election to foreclose the  
tax lien is filed with the County Treasurer by the holder of the tax sale certificate together with proof by affidavit or certificate that a summons, complaint and notice of pendency of action  
in an action to foreclose the lien has been duly filed in the Office of the County Clerk. In addition to the tax lien represented by this certificate of sale, the County Treasurer will require  
satisfaction of differential interest lien as defined in the Nassau County Administrative Code, if any exist.

Witness my hand and official seal  
At Mineola, Nassau County, N.Y. this  
20TH DAY OF MARCH, 2014

TREASURER, COUNTY OF NASSAU

NOTE: In all correspondence please refer to above certificate number and sale of February, 2014 section 5-49.0 of the Nassau County Administrative Code (Chapter 272 of the laws of  
1939) provides that: The holder of a certificate of sale of tax liens, at any time after the annual return of taxes to the county treasurer by the receiver of taxes, may pay to the county  
treasurer any taxes on such return and any other taxes that are a lien on such property.

Do not attempt to make payment of any such taxes to the Receiver of Taxes and when paying such tax to the County Treasurer make sure to state at the time, the payment is made by  
you as tax lien purchaser.

FORM R121 &amp; SM 401



100-75511-4502 (2 of 2)

mailto:clerk@nassaucourts.com  
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Page 2 of 2

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County Clerk's Office  
State of New York,  
County of Nassau

} ss: 17-2241

I, Maureen O'Connell, Clerk of the County of Nassau and of the Supreme and County Courts, Courts of Record, do hereby certify that I have compared the annexed with the original Exhibit filed in my office.....8/5/24....., and that the same is a true transcript thereof, and of the whole of such original.

In testimony whereof, I have hereunto set my hand and affixed the seal of said county and court 5/5/25

Maureen O'Connell *Maureen O'Connell*, Clerk



Sandra Morrison-Geralds &lt;smorri6@pride.hofstra.edu&gt;

**Alterna**

4 messages

support &lt;support@mtagservices.com&gt;

Thu, Feb 15, 2024 at 12:47 PM

To: "smorri6@pride.hofstra.edu" &lt;smorri6@pride.hofstra.edu&gt;

Good afternoon,

We no longer service Alterna funding.



111 Coleman Blvd, Ste 400

Mount Pleasant, SC 29464

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Harrison Forrest &lt;hforrest@mtagservices.com&gt;

Thu, Feb 15, 2024 at 12:49 PM

To: "smorri6@pride.hofstra.edu" &lt;smorri6@pride.hofstra.edu&gt;

We have not serviced them since 2017.

Thank you,

[Quoted text hidden]

[Quoted text hidden]

support &lt;support@mtagservices.com&gt;

Thu, Feb 15, 2024 at 12:57 PM

To: Kimberly Clayton &lt;kclayton@mtagservices.com&gt;, "smorri6@pride.hofstra.edu" &lt;smorri6@pride.hofstra.edu&gt;

I have CC'd my supervisor if you need anything else. We will not be giving out our servicing contract with Alterna.

[Quoted text hidden]

[Quoted text hidden]

Sandra Morrison-Geralds &lt;smorri6@pride.hofstra.edu&gt;

Fri, Mar 22, 2024 at 2:50 PM

To: aserve@uniondalelibrary.org